

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kristopher W. Kipp  
 Vicki E. Kipp  
 Debtors

Case No. 17-11512-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 70

Date Rcvd: Apr 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2017.

db/jdb  
 tr +Kristopher W. Kipp, Vicki E. Kipp, 305 Faith Drive, Blandon, PA 19510-9604  
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13877340 +APEX ASSET MANAGEMENT, 2501 OREGON PIKESUITE 120, LANCASTER, PA 17601-4890  
 13877342 +BB&T, 5220 Kutztown Rd, Temple, PA 19560-1245  
 13877343 BB&T, BB&T CREDIT DISPUTPO BOX 1847, WILSON, NC 27894  
 13877344 +CALIBER HOME LOANS, 715 S METROPOLITAN, OKLAHOMA CITY, OK 73108-2088  
 13877348 Citibank (South Dakota) N.A., P.O. Box 6191, Sioux Falls, SD 57117-6191  
 13877352 +DISCOVER FINCL SVC LLC, c/o Michael Dougherty, Esquire, 170 S Independence Mall W Ste 874,  
 Philadelphia, PA 19106-3334  
 13877353 +ERC, Po Box 1259, Dept. 98696, Oaks, PA 19456-1259  
 13877355 +General Service Bureau, P.O. Box 641579, Omaha, NE 68164-7579  
 13884458 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 13877357 +Integrated Medical Group, PC, 82 Tunnel Road, Pottsville, PA 17901-3869  
 13877358 +JM Winston Radiology, P.O. Box 536065, Pittsburgh, PA 15253-5902  
 13877361 +Lehigh Valley Hospital, Patient Accounting Department, POB 4120, Allentown, PA 18105-4120  
 13877362 Lehigh Valley Physician Group, P.O. Box 1754, Allentown, PA 18105-1754  
 13877364 +Meadowlands Hospital and Medical Center, 55 Meadowlands Parkway, Secaucus, NJ 07094-2977  
 13877365 +Midland Funding LLC, c/o Hayt, Hayt & Landau, LLC, 123 S. Broad St., Ste. 1160,  
 Philadelphia, PA 19109-1043  
 13877366 +Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210  
 13877371 +NTL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036  
 13877368 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13877370 +Northland Group Inc, P.O. Box 390846, Mail Code CPK2, Edina, MN 55439-0846  
 13877369 Northland Group Inc, PO Box 390300, Mail Code UBN8, Minneapolis, MN 55439  
 13878016 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13877372 +Penn Credit Corp, 916 S. 14th Street, Harrisburg, PA 17104-3425  
 13877376 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 13877377 +Shawn Kipp, 305 Faith Drive, Blandon, PA 19510-9604  
 13877378 +St Joseph Medical Center, ATTN: Billing Department, 2500 Bernville Road, RT 183,  
 Reading, PA 19605-9453  
 13877379 +St Joseph Medical Center, PO BOX 644168, Pittsburgh, PA 15264-4168  
 13877380 St Joseph Regional Health, POB 644168, Pittsburgh, PA 15264-4168  
 13877388 +Target National Bank, c/o Daniel Santucci, Esquire, 1 International Plaza, 5th Floor,  
 Philadelphia, PA 19113-1510  
 13877391 US BANK, CRA MANAGEMENTPO BOX 3447, OSHKOSH, WI 54903  
 13877393 +US DEPT. OF EDUCATION/GL, 2401 INTERNATIONAL, POB 7859, MADISON, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: glutz@hvmllaw.com Apr 28 2017 12:44:15 GEORGE M. LUTZ,  
 Hartman, Valeriano, Magovern & Lutz, PC, 1100 Berkshire Blvd., Suite 301, P.O. Box 5828,  
 Wyomissing, PA 19610  
 smg +E-mail/Text: robertsl2@dnb.com Apr 28 2017 12:44:54 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 28 2017 12:44:39  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 28 2017 12:45:01 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 28 2017 12:44:48 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13877339 +EDI: ALLIANCEONE.COM Apr 28 2017 01:28:00 Alliance One Receivables,  
 4850 E. Street Rd., Ste. 300, Trevoise, PA 19053-6643  
 13877341 E-mail/Text: bankruptcy@bbandt.com Apr 28 2017 12:44:22 BB&T, 223 WEST NASH ST,  
 WILSON, NC 27893  
 13888727 E-mail/Text: bankruptcy@bbandt.com Apr 28 2017 12:44:22 BB&T, PO BOX 1847,  
 WILSON, NC 27894-1847  
 13877345 +EDI: CAPITALONE.COM Apr 28 2017 01:33:00 CAPITAL ONE BANK USA NA, PO BOX 30281,  
 SALT LAKE CITY, UT 84130-0281  
 13877346 +EDI: CHASE.COM Apr 28 2017 01:33:00 CHASE/BANK ONE CARD SERV, PO BOX 15298,  
 WILMINGTON, DE 19850-5298  
 13877347 +EDI: CHRM.COM Apr 28 2017 01:33:00 CHRYSLER CAPITAL, PO BOX 961275,  
 FORT WORTH, TX 76161-0275  
 13877349 EDI: CRFRSTNA.COM Apr 28 2017 01:33:00 CREDIT FIRST NATL ASSOC, PO BOX 81315,  
 CLEVELAND, OH 44181-0315  
 13877350 EDI: RCSFNBMARIN.COM Apr 28 2017 01:33:00 CREDIT ONE BANK, PO BOX 98872,  
 LAS VEGAS, NV 89193-8872

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Form ID: 309I

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Total Noticed: 70

Date Rcvd: Apr 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13877351 EDI: DISCOVER.COM Apr 28 2017 01:33:00 DISCOVER FINCL SVC LLC, PO BOX 15316,  
WILMINGTON, DE 19850-5316  
13879709 EDI: DISCOVER.COM Apr 28 2017 01:33:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
13877354 +E-mail/Text: bankruptcy@fult.com Apr 28 2017 12:45:29 FULTON BANK, 1695 STATE ST,  
E PETERSBURG, PA 17520-1328  
13877356 +E-mail/Text: bankruptcy.notices@hdfsi.com Apr 28 2017 12:45:20 HARLEY DAVIDSON CREDIT,  
3850 ARROWHEAD DR, CARSON CITY, NV 89706-2016  
13877360 +EDI: CBSKOHL.S.COM Apr 28 2017 01:28:00 KOHLS DEPARTMENT STORE, PO BOX 3115,  
MILWAUKEE, WI 53201-3115  
13907350 EDI: RESURGENT.COM Apr 28 2017 01:33:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13877367 +E-mail/Text: rlambert@mscb-inc.com Apr 28 2017 12:44:25 MSCB, Inc., P.O. Box 1567,  
Paris, TN 38242-1567  
13877363 +E-mail/Text: bknotices@mbandw.com Apr 28 2017 12:45:00 McCarthy, Burgess & Wolff,  
The MB & W Bldg., 26000 Cannon Road, Cleveland, OH 44146-1807  
13877373 EDI: PRA.COM Apr 28 2017 01:28:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD,  
NORFOLK, VA 23502  
13877374 EDI: PRA.COM Apr 28 2017 01:28:00 Portfolio Recovery Assoc., Riverside Commerce Center,  
120 Corporate Blvd., Ste. 100, Norfolk, VA 23502-4962  
13877375 EDI: PRA.COM Apr 28 2017 01:28:00 Portfolio Recovery Associates,  
c/o Carrie Ann Brown, Esquire, 120 Corporate Blvd, Norfolk, VA 23502  
13877382 +EDI: RMSC.COM Apr 28 2017 01:33:00 SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
13877383 +EDI: RMSC.COM Apr 28 2017 01:33:00 SYNCB/Pep Boys, PO Box 965036,  
Orlando, FL 32896-5036  
13877384 +EDI: RMSC.COM Apr 28 2017 01:33:00 SYNCB/QVC, PO BOX 965005, ORLANDO, FL 32896-5005  
13877385 EDI: RMSC.COM Apr 28 2017 01:33:00 SYNCB/SAMS CLUB DUAL CARD, P O BOX 965005,  
ORLANDO, FL 32896-5005  
13877386 EDI: RMSC.COM Apr 28 2017 01:33:00 SYNCB/WALMART DUAL CARD, P O BOX 965024,  
ORLANDO, FL 32896-5024  
13877387 EDI: RMSC.COM Apr 28 2017 01:33:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060  
13877389 EDI: CITICORP.COM Apr 28 2017 01:33:00 THE HOME DEPOT/CBNA, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
13877390 +E-mail/Text: bankruptcydepartment@tsico.com Apr 28 2017 12:45:21 TRANSWORLD SYSTEMS,  
POB 15520, Wilmington, DE 19850-5520  
13895057 EDI: USBANKARS.COM Apr 28 2017 01:28:00 U.S. BANK NATIONAL ASSOCIATION,  
BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229  
13877394 +E-mail/Text: bgiven@wyoopto.com Apr 28 2017 12:45:28 Wyomissing Optometric Center, Inc.,  
50 Berkshire Court, Wyomissing, PA 19610-1219

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13890365\* +CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275  
13877381\* St. Joseph Regional Health, PO Box 644168, Pittsburgh, PA 15264-4168  
13877392\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US BANK RMS CC, 205 W 4TH ST, CINCINNATI, OH 45202)  
13877359 ##+JM Winston Radiology, P.O. Box 5829, 415 Reading Avenue, Wyomissing, PA 19611-1122

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

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Form ID: 309I

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
GEORGE M. LUTZ on behalf of Joint Debtor Vicki E. Kipp glutz@hvmlaw.com, amerkey@hvmlaw.com  
GEORGE M. LUTZ on behalf of Debtor Kristopher W. Kipp glutz@hvmlaw.com, amerkey@hvmlaw.com  
JOSEPH ANGIO DESSOYE on behalf of Creditor Caliber Home Loans, INC. paeb@fedphe.com  
MATTEO SAMUEL WEINER on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc. dba Chrysler Capital  
mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Kristopher W. Kipp</b>	Social Security number or ITIN	<b>xxx-xx-8580</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Vicki E. Kipp</b>	Social Security number or ITIN	<b>xxx-xx-8685</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 3/5/17</b>
Case number:	<b>17-11512-ref</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kristopher W. Kipp	Vicki E. Kipp
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	305 Faith Drive Blandon, PA 19510	305 Faith Drive Blandon, PA 19510
<b>4. Debtor's attorney</b> Name and address	GEORGE M. LUTZ Hartman, Valeriano, Magovern & Lutz, PC 1100 Berkshire Blvd. Suite 301 P.O. Box 5828 Wyomissing, PA 19610	Contact phone (610) 779-0772 Email: <a href="mailto:glutz@hvmllaw.com">glutz@hvmllaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040 Date: 4/27/17

**For more information, see page 2**

<b>7. Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 30, 2017 at 2:30 PM</b>	<b>Location:</b> 2901 St. Lawrence Ave, Reading, PA 19606
		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 7/29/17</b>
		<b>You must file:</b>	
		• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or	
		• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	
		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 8/28/17</b>
		<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 9/1/17</b>
<hr/>			
<b>Deadlines for filing proof of claim:</b>			
A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.			
If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.			
Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.			
For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
<hr/>			
		<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
		The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$325.00 per month for 60 months. The hearing on confirmation will be held on: <b>7/20/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>		
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		